



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
April 10, 1974

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$3,480 million in the week ended April 3. This reflected an increase of \$3,269 million in loans (adjusted), an increase of \$456 million in U.S. Treasury security holdings and a decrease of \$245 million in holdings of "other" securities. Demand deposits adjusted increase \$2,003 million while U.S. Government demand deposits increased \$269 million. Total time and savings deposits increased \$1,960 million. Gross liabilities of banks to their foreign branches decreased \$246 million.

Commercial and industrial loans increased a net of \$1,963 million; during the comparable week a year ago these loans increased \$471 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$69 million, and their loans for purchasing or carrying "other" securities decreased \$121 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$277 million and those involving "other" securities increased \$37 million. Loans to sales and personal finance institutions increased \$383 million as compared with a decrease of \$34 million during the corresponding week in 1973. Real estate loans decreased \$80 million, and consumer instalment loans increased \$10 million.

Total U.S. Treasury securities held increased \$456 million. Holdings of Treasury bills increased \$495 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$26 million. Longer term Treasury note and bond holdings decreased \$13 million.

Savings deposits increased by \$244 million (the previous week's figure was revised to a \$345 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$213 million

(the previous week's figure was revised to a \$134 million decrease).

	APRIL 3, ** 1974	CHANGE SINCE	
		MARCH 27, * 1974	APRIL 4, 1973
A S S E T S			
(IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, (GROSS)	383,224	+ 5,123	+47,881
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	16,653	+ 1,229	+ 3,774
COMMERCIAL BANKS	15,159	+ 1,559	+ 3,534
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	933	- 277	+ 84
INVOLVING OTHER SECURITIES	350	+ 37	+ 136
OTHERS	211	- 90	+ 20
OTHER LOANS--TOTAL (1)	279,528	+ 3,683	+37,676
COMMERCIAL AND INDUSTRIAL LOANS (1)	117,973	+ 1,963	+17,519
AGRICULTURAL LOANS	3,807	+ 21	+ 705
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	729	+ 69	- 419
OTHER SECURITIES	4,521	- 121	- 2,063
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	138	- 2	- 104
OTHER SECURITIES	2,777	--	- 142
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.			
OTHER	9,045	+ 383	+ 1,152
REAL ESTATES LOANS	19,077	+ 490	+ 4,543
LOANS TO DOMESTIC COMMERCIAL BANKS	56,116	- 80	+ 8,481
LOANS TO FOREIGN COMMERCIAL BANKS	3,873	+ 84	+ 604
LOANS TO FOREIGN INSTALMENT LOANS	6,125	+ 262	+ 1,329
CONSUMER INSTALMENT LOANS	33,198	+ 10	+ 4,280
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,621	- 9	+ 385
OTHER LOANS	20,528	+ 613	+ 1,406
U. S. TREASURY SECURITIES--TOTAL	25,275	+ 456	- 815
TREASURY BILLS	5,143	+ 495	- 389
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,252	- 26	+ 385
1 YEAR TO 5 YEARS	11,795	+ 25	- 2,917
AFTER 5 YEARS	4,085	+ 38	+ 2,106
OTHER SECURITIES--TOTAL	61,768	- 245	+ 7,246
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,162	- 239	- 186
ALL OTHER	41,061	+ 93	+ 2,553
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,448	- 15	+ 760
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,097	- 84	+ 4,119
CASH ITEMS IN PROCESS OF COLLECTION	33,250	+ 390	+ 4,108
RESERVES WITH FEDERAL RESERVE BANKS	22,199	+ 1,046	+ 2,765
CURRENCY AND COIN	4,041	- 381	+ 455
BALANCES WITH DOMESTIC BANKS	12,639	+ 255	+ 2,947
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,476	+ 12	+ 220
OTHER ASSETS	23,266	+ 610	+ 3,212
TOTAL ASSETS/LIABILITIES	480,095	+ 7,049	+62,188
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	163,049	+ 4,436	+ 9,158
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	113,328	+ 2,175	+ 3,748
STATES AND POLITICAL SUBDIVISIONS	5,984	- 537	- 483
U. S. GOVERNMENT	3,709	+ 269	- 2,361
DOMESTIC INTERBANK -- COMMERCIAL	24,750	+ 1,774	+ 3,823
MUTUAL SAVINGS	838	+ 228	- 119
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,333	+ 112	+ 574
COMMERCIAL BANKS	4,689	+ 11	+ 1,670
CERTIFIED AND OFFICERS CHECKS	8,418	+ 404	+ 2,306
TIME AND SAVINGS DEPOSITS--TOTAL (2)	197,849	+ 1,960	+22,310
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,493	+ 244	- 265
OTHER TIME DEPOSITS	102,416	+ 1,389	+19,134
STATES AND POLITICAL SUBDIVISIONS	23,681	+ 184	+ 1,682
DOMESTIC INTERBANK	5,013	+ 130	+ 1,478
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,530	- 37	+ 215
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	54,680	+ 1,153	+20,256
BORROWINGS--FROM FEDERAL RESERVE BANKS	823	- 877	+ 107
FROM OTHERS	6,288	- 84	+ 3,989
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	19,609	+ 179	+ 3,217
RESERVES FOR LOANS	4,967	- 4	+ 586
RESERVES ON SECURITIES	100	--	+ 36
TOTAL CAPITAL ACCOUNTS	32,730	+ 286	+ 2,529
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	277,149	+ 3,269	+7,312
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	364,192	+ 3,480	+43,743
DEMAND DEPOSITS ADJUSTED (4)	101,340	+ 2,003	+ 3,588
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	69,260	+ 1,445	+13,672
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	48,018	+ 1,176	+11,431
TO OTHERS	21,242	+ 269	+ 2,241
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,701	- 246	+ 1,690

(1) THE PRELIMINARY REPORTED FIGURE ON THE OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT (I.E., EXCLUDING REPURCHASE AGREEMENTS), TO BANKS OWN SUBSIDIARIES, FOREIGN BRANCHES, HOLDING COMPANIES, AND OTHER AFFILIATES WAS \$ 5,114 MILLION, OF WHICH \$ 2,893 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,440 MILLION, OF WHICH \$ 358 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS.

(2) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.

(3) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.

(4) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LFSS CASH ITEMS IN PROCESS OF COLLECTION.

PRELIMINARY (PHILADELPHIA AND SAN FRANCISCO DISTRICTS).

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA- DELPHIA	CLEVE- LAND	RICH MOND	ATLANTA
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (GROSS)	14,857	108,942	15,421	26,227	19,772	18,155
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	242	2,788	352	1,305	707	1,537
COMMERCIAL BANKS	207	2,648	280	1,222	707	1,502
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	75	34	15	--	3
INVOLVING OTHER SECURITIES	20	61	38	68	--	2
OTHERS	15	4	--	--	--	30
OTHER LOANS--TOTAL (1)	11,103	84,157	11,519	17,169	14,487	12,551
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,083	40,555	4,904	6,939	5,206	4,603
AGRICULTURAL LOANS	9	199	12	8	109	76
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	10	633	--	2	7	11
OTHER SECURITIES	28	2,716	59	151	49	50
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	4	38	6	8	12	3
OTHER SECURITIES	24	680	70	109	57	96
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	206	3,601	563	485	290	236
OTHER	809	7,402	556	685	516	699
REAL ESTATES LOANS	2,470	11,248	2,504	3,935	3,218	2,107
LOANS TO DOMESTIC COMMERCIAL BANKS	96	1,740	57	289	54	45
LOANS TO FOREIGN COMMERCIAL BANKS	177	3,275	249	451	175	41
CONSUMER INSTALMENT LOANS	1,225	5,569	1,497	2,699	3,599	2,329
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	14	799	46	93	34	19
OTHER LOANS	948	5,702	996	1,315	1,161	2,236
U. S. TREASURY SECURITIES--TOTAL	712	7,140	870	1,849	1,187	1,109
TREASURY BILLS	74	1,833	37	172	171	58
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	108	881	176	339	301	250
1 YEAR TO 5 YEARS	394	2,795	502	987	664	647
AFTER 5 YEARS	136	1,631	155	351	51	154
OTHER SECURITIES--TOTAL	2,800	14,857	2,680	5,904	3,391	2,958
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	734	2,946	209	619	253	154
ALL OTHER	1,473	8,347	2,069	4,112	2,657	2,326
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	51	892	115	275	41	11
ALL OTHER (INCLUDING CORPORATE STOCKS)	542	2,672	287	898	440	467
CASH ITEMS IN PROCESS OF COLLECTION	1,351	12,644	970	1,394	1,543	1,892
RESERVES WITH FEDERAL RESERVE BANKS	873	6,759	660	1,223	872	973
CURRENCY AND COIN	210	965	248	340	354	203
BALANCES WITH DOMESTIC BANKS	352	6,372	451	528	344	489
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	64	712	85	30	9	49
OTHER ASSETS	1,000	8,448	845	1,386	870	1,110
TOTAL ASSETS/LIABILITIES	18,707	144,842	18,680	31,128	23,764	22,871
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,034	57,312	5,783	9,302	8,928	8,206
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,074	31,821	4,392	7,519	7,250	5,860
STATES AND POLITICAL SUBDIVISIONS	442	1,433	256	506	388	618
U. S. GOVERNMENT	195	1,026	135	333	267	166
DOMESTIC INTERBANK -- COMMERCIAL	924	12,859	706	634	683	1,391
MUTUAL SAVINGS	154	602	36	9	9	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	10	1,132	12	1	74	2
COMMERCIAL BANKS	94	3,608	82	91	61	47
CERTIFIED AND OFFICERS CHECKS	141	4,831	164	209	196	122
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,230	49,344	7,824	14,280	9,872	8,498
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,181	11,020	2,347	6,162	4,009	2,186
OTHER TIME DEPOSITS	3,657	27,158	4,530	5,822	4,641	4,514
STATES AND POLITICAL SUBDIVISIONS	925	3,789	564	2,024	1,134	1,565
DOMESTIC INTERBANK	208	3,270	120	67	13	216
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	254	3,952	243	202	45	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	2,080	14,404	2,478	2,811	2,025	2,952
BORROWINGS--FROM FEDERAL RESERVE BANKS	47	317	--	155	52	67
FROM OTHERS	185	3,191	284	592	161	547
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	597	7,927	721	1,113	783	861
RESERVES FOR LOANS	188	1,689	165	289	242	183
RESERVES ON SECURITIES	1	--	26	25	3	3
TOTAL CAPITAL ACCOUNTS	1,345	10,658	1,399	2,561	1,698	1,554
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,042	82,557	11,534	16,963	14,433	12,541
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,554	104,554	15,084	24,716	19,011	16,608
DEMAND DEPOSITS ADJUSTED (4)	4,564	30,783	3,972	6,941	6,435	4,757
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,675	25,089	2,617	3,607	2,128	2,902
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,394	16,897	1,955	2,128	1,451	1,710
TO OTHERS	1,281	8,192	662	1,479	677	1,192

SEE FOOTNOTES ON FIRST TABLE.

	FEDERAL RESERVE DISTRICT						SAN ** FRANCISCO
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS		
(IN MILLIONS OF DOLLARS)							
A S S E T S							
TOTAL LOANS AND INVESTMENTS, (GROSS)	57,586	8,906	4,307	9,106	16,240	83,705	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,501	1,049	340	1,061	2,040	2,731	
COMMERCIAL BANKS	2,079	910	305	958	1,935	2,406	
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	417	63	--	103	4	219	
INVOLVING OTHER SECURITIES	4	73	35	--	--	49	
OTHERS	1	3	--	--	101	57	
OTHER LOANS--TOTAL (1)	41,858	5,779	2,992	5,871	9,991	62,051	
COMMERCIAL AND INDUSTRIAL LOANS (1)	18,066	2,613	1,507	2,071	4,403	22,023	
AGRICULTURAL LOANS	273	47	22	451	292	2,309	
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	35	--	--	--	1	30	
OTHER SECURITIES	894	82	8	19	54	411	
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	28	3	--	--	4	32	
OTHER SECURITIES	619	97	136	170	449	270	
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	1,778	139	68	128	144	1,407	
OTHER	3,672	355	274	347	768	2,994	
REAL ESTATES LOANS	8,121	982	409	929	1,470	18,723	
LOANS TO DOMESTIC COMMERCIAL BANKS	601	63	3	10	49	866	
LOANS TO FOREIGN COMMERCIAL BANKS	881	11	46	13	64	742	
CONSUMER INSTALMENT LOANS	3,916	869	240	1,080	1,040	9,135	
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	387	7	6	--	--	216	
OTHER LOANS	2,587	511	273	653	1,253	2,893	
U. S. TREASURY SECURITIES--TOTAL	4,045	596	287	628	1,020	5,832	
TREASURY BILLS	843	22	71	190	163	1,509	
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--	
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	705	83	57	122	153	1,077	
1 YEAR TO 5 YEARS	2,059	440	93	253	511	2,450	
AFTER 5 YEARS	438	51	66	63	193	796	
OTHER SECURITIES--TOTAL	9,182	1,482	688	1,546	3,189	13,091	
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	807	24	--	27	151	1,238	
ALL OTHER	6,388	1,102	438	1,287	2,760	8,102	
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	314	62	99	75	13	500	
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,673	294	151	157	265	3,251	
CASH ITEMS IN PROCESS OF COLLECTION	3,490	785	445	1,071	1,644	6,021	
RESERVES WITH FEDERAL RESERVE BANKS	2,970	377	238	499	867	5,888	
CURRENCY AND COIN	551	91	23	65	113	878	
REBALANCES WITH DOMESTIC BANKS	1,451	270	56	246	573	1,527	
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	163	11	--	--	22	331	
OTHER ASSETS	2,556	530	236	414	818	5,053	
TOTAL ASSETS/LIABILITIES	68,767	10,920	5,315	11,421	20,277	103,403	
L I A B I L I T I E S							
DEMAND DEPOSITS - TOTAL	18,831	3,684	1,621	4,264	7,316	30,768	
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,657	2,514	1,042	2,897	5,170	26,132	
STATES AND POLITICAL SUBDIVISIONS	688	95	58	233	464	803	
U. S. GOVERNMENT	503	110	89	103	127	655	
DOMESTIC INTERRANK -- COMMERCIAL	2,443	889	382	959	1,367	1,513	
MUTUAL SAVINGS	3	--	4	--	--	21	
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	25	--	--	--	3	74	
COMMERCIAL BANKS	212	18	16	9	64	387	
CERTIFIED AND OFFICERS CHECKS	1,300	58	30	63	121	1,183	
TIME AND SAVINGS DEPOSITS--TOTAL (2)	31,449	3,844	1,669	4,107	7,406	52,326	
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--							
SAVINGS DEPOSITS	8,804	1,172	314	953	1,179	18,166	
OTHER TIME DEPOSITS	17,204	2,014	1,230	2,301	4,039	25,306	
STATES AND POLITICAL SUBDIVISIONS	3,948	422	106	702	2,080	6,422	
DOMESTIC INTERRANK	516	46	18	57	85	397	
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	914	2	--	--	13	1,897	
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	10,990	2,160	1,122	1,773	3,422	8,463	
BORROWINGS--FROM FEDERAL RESERVE BANKS	50	54	--	34	32	15	
FROM OTHERS	295	38	281	52	135	527	
OTHER LIABILITIES AND MINORITY INTEREST							
IN CONSOLIDATED SUBSIDIARIES	2,060	279	207	275	472	4,314	
RESERVES FOR LOANS	752	94	50	97	179	1,039	
RESERVES ON SECURITIES	8	9	--	--	24	1	
TOTAL CAPITAL ACCOUNTS	4,332	758	365	819	1,291	5,950	
M E M O R A N D A							
TOTAL LOANS, GROSS ADJUSTED (3)	41,679	5,855	3,024	5,964	10,047	61,510	
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	54,906	7,933	3,999	8,138	14,256	80,433	
DEMAND DEPOSITS ADJUSTED (4)	12,395	1,990	705	2,131	4,178	22,579	
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	10,293	862	911	1,554	3,511	12,111	
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	7,023	596	797	1,036	2,605	9,426	
TO OTHERS	3,270	266	114	518	906	2,685	